

**Fill in this information to identify the case:**

Debtor 1 Mark Anthony Pratt  
aka Mark A. Pratt aka Mark Pratt

Debtor 2  
(Spouse, if filing) Renata C. Motayne  
aka Renata Charmaine Motayne aka Renata C. Motayne aka Renata Pratt aka  
Renata C. Pratt aka Renata Motayne-Pratt

United States Bankruptcy Court for the: Middle District of Pennsylvania  
(State)  
Case number 5:17-bk-03440-MJC

## Form 4100R

### Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

#### Part 1: Mortgage Information

Statement / Response Date: 12/13/2022

Name of creditor: Legacy Mortgage Asset Trust 2020-SL1 Mortgage-Backed Notes, Series 2020-SL1, U.S. Bank Trust National Association, as Trustee c/o Specialized Loan Servicing, LLC

Court claim no. (if known):  
2-1 & 21-1

Last 4 digits of any number you use to identify the debtor's account: 7049

Property address: 567 Byron Ln  
Number        Street       

Albrightsville, Pennsylvania 18210  
City        State        ZIP Code       

#### Part 2: Prepetition Default Payments

Check One:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \_\_\_\_\_

#### Part 3: Postpetition Mortgage Payment

Check one

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 01/01/2023  
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

Debtor 1 Mark Anthony Pratt  
First Name Middle Name Last Name Case number (if known) 5:17-bk-03440-MJC

a. Total postpetition ongoing payments due: (a) \$0.00  
b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00  
c. **Total.** Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually  
obligated for the postpetition payment(s) that first became  
due on:

MM / DD / YYYY

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box::

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Mukta Suri

Date 12/21/2022

Signature

Print Mukta Suri  
First Name Middle Name Last Name Title Authorized Agent for Specialized  
Loan Servicing LLC

Company Bonial & Associates, P.C.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address P.O. Box 9013  
Number  Street   
Addison, Texas 75001  
City  State  ZIP Code

Contact phone (972) 643-6600 Email POCIInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before December 21, 2022 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Mark Anthony Pratt  
P.O. Box 307  
Albrightsville, PA 18210

**Debtor** *Via U.S. Mail*

Renata C. Motayne  
P.O. Box 307  
Albrightsville, PA 18210

## **Debtors' Attorney**

Tullio DeLuca  
381 N. 9th Avenue  
Scranton, PA 18504

## Chapter 13 Trustee

Jack N Zaharopoulos  
8125 Adams Drive, Suite A  
Hummelstown, Pennsylvania 17036

Respectfully Submitted,

/s/ Mukta Suri